

# *About Margaret Spence, CWC, RMPE*

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Margaret Spence is a consultant, speaker, trainer and the Founder and CEO of Douglas Claims & Risk Consultants, Inc. based in Boca Raton, Florida. She is also the author of – *From Workers' Comp Claimant to Valued Employee – Employers Guide to Implementing a Proactive Return to Work Program – Florida Edition* available in book stores and her second book – *Can Injured Employees Return to Work – Successfully? Changing the Paradigm for Workers' Comp Claimants* – will be released in 2009.

Margaret is an expert at showing companies how to slash their workers' compensation cost by implementing strategies that drastically reduce injury rates, increase productivity and energize employees to work safely. Margaret has over 20 years of risk management and injury prevention experience. Through her past experience managing injuries for public entities like the Palm Beach County School District, Palm Beach County Sheriffs Department and Fortune 500 Corporations like Tyco International – she is able to provide a unique glimpse into the inner workings of the Workers Compensation System.

In 1999, Margaret founded Douglas Claims & Risk Consultants, because she wanted to use the experience she gained as an Adjuster and Risk Manager to impact the way employers manage injured employees. Frustrated by the volume of settlements and the increasing severity of injuries, Margaret knew that the only way to stop this cycle was to start educating employers.

Margaret's company, provides training programs and consulting services to companies who what to decrease their workers compensation insurance cost, learn how to implement return to work strategies that eliminate lost work days, reduce their exposure to litigation and stop writing checks for nuisance settlements.

Douglas Claims & Risk Consultants is founded on one principle – *Safety has to be implemented from the Board Room to the Stock Room – Employers can not longer accept injuries as the inevitable cost of doing business.™*

## *Margaret's Education and Training Includes:*

- Public Entity Risk Management Designation(RMPE) – AIC/CPCU
- Workers Compensation Board Certification – (CWC)
- Human Resource Certification Institute – (HRCI) Approved Instructor and Recertification Provider
- Florida Agents and Agency Licensing- Department of Financial Services - Approved Instructor and Continuing Education Provider
- 141 - hours of Workers Compensation Regulatory, Case Law, Medical Management and Legal Review Training & Certifications
- Florida 520 License – All lines Adjuster License

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*To Bring Margaret to your Organization – Contact Speaker Scheduling at:  
561-795-3036 or Email Patricia Campbell - Director of Marketing and Programs at:*

[SpeakerInfo@MargaretSpence.com](mailto:SpeakerInfo@MargaretSpence.com)

*Margaret's Website - [www.MargaretSpence.com](http://www.MargaretSpence.com)*

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- Florida Windstorm, Flood Claim Management Certified Adjuster
- National Flood Insurance Program Certified Adjuster – NFIP
- Certified Trainer – Insulated Aerial Devices and Forklift/Lift Truck Operator Trainer
- OSHA Safety Training Certification
- Currently Completing Graduate Degree in Occupational Safety and Human Resources from Columbia Southern University.

## Publications:

- Book – *From Workers' Comp Claimant to Valued Employee – Injured Employee Can Return to Work, Employers Guide to Implementing a Proactive Return to Work Program*, June 2008
- Article – *A Balance Between HR and Risk Management* – Human Resource News, January 2007
- Article – *Return to Work Programs Significantly Decrease Workers' Compensation Cost* – American Chronicle Magazine, January 2008
- Article – *Lost Workdays a Billion Dollar Crisis in the American Workforce* – American Chronicle, March 2008
- Articles – Contributing writer to American Chronicle – weekly article on workers' compensation issues.
  - *Guns in the Workplace Legislation Highlight Workplace Violence Exposure.*
  - *Return to Work 101 – Importance of Supervisors and Managers*
  - *Did you Just Hire Your Next Workers' Comp Claimant?*
  - *Can Injured Employees Return to Work Successfully? The Question Should Be Why Do We Allow Injured Employees To Stay at Home?*
- Article – *Can Injured Employees Return to Work Successfully? Avoiding Return to Work Nightmares* – HR Florida Magazine, June 2008
- Article – *Avoiding Immigration Nightmares* – Lowe's For Pros Magazine, August 2008 (Interview and Article)
- Article – *When Bad Things Happen to Good Employees* – Continental Airlines Magazine, December 2008 (Interview and Article)
- Weekly Radio Program – *The Workers Comp Educator* – BlogTalkRadio
- Weekly Webcast and Employers Roundtable – *The Workers Comp Educator Online* – BrightTALK Network
- Weekly Newsletter – *The Workers Comp Gazette* – Editorial Manager

## Professional Association Memberships:

- Appointed to the *Society for Human Resource Management (SHRM)* – *Special Expertise Panel on Employee Health, Safety and Security* – Three Year Term beginning June 1, 2008

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- Elected VP Marketing 2008 – American Society for Training and Development – ASTD – Ft. Lauderdale Chapter
- American Society for Training and Development – ASTD – National Member
- Society for Human Resource Management – National Member and Ft. Lauderdale, Palm Beach County Chapter Member
- Florida Speakers Association – Ft. Lauderdale/South Florida Chapter Member
- Past President – Friends of 440 Scholarship Fund – West Palm Beach Chapter
- Past Board Member for Florida Women’s Business Resource Center – Delray Beach, Florida

## **Presentations:**

Florida Workers’ Compensation Education Conference – FWCI

- Early Intervention Programs – Early Return to Work – August 2008

Greater Miami Society for Human Resources Management – GMSHRM:

- A Proactive Approach to Workers’ Compensation – A New Look at Employee Turn-over, Injury Prevention and Return to Work Lawsuits – November 2007

Sarasota Society for Human Resources Management – SHRMA:

- Can Injured Employee’s Return to Work Successfully? – Implementing a Strategic Return to Work Program – July 2008

Orlando Society for Human Resources Management – CFHRA:

- Becoming A Strategic Injury Management Partner for Your Organization – June 2008

Latin American Independent Insurance Agents Association – LAIIA:

- Changing Workers’ Compensation Landscape – Adding Value to Your Workers’ Comp Book of Business – September 2008 – Dinner Meeting Speaker
- Annual Convention Breakout Session Instruction – Employment Liability – Hidden Exposure for your Clients – July 2008
- Annual Convention Breakout Session Instructor – *Hidden Workers Compensation Exposures* – July 2007

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Florida Association of CPA's - FICPA:

- *Cost of Not Implementing Risk Management* – April 2007
- *Experience Mod 101 – Injury Cost to Small Business* – April 2005

Electrical Contractors Association - IEC:

- National Convention Presenter – *Workers' Compensation 101 and Implementing Safety on a Shoestring Budget* – March 2008
- *Implementing Safety in a Shrinking Labor Market* – July 2007
- *Workers Compensation 101* - Keynote Speaker – Mike Holt – Electrical Contractors Convention – June 2006

Casualty & Property Insurance Underwriters Association – CPCU

- *What does the Guns in the Workplace Legislation Mean for Your Clients?* – June 2008 – Luncheon Speaker
- CEU Training Program Instructor – *Your E & O is On the Line – Insurance Agent Mistakes that Can be Decided by a Judge* - January 2007
- Luncheon Speaker – *Critical EPLI Exposures Created when Employers Refuse to Bring Injured Employee Back to Work* – November 2007

Risk & Insurance Management Society – Miami Chapter – RIMS

- *Effective Injury Management and Proactive Vendor Management – Who's Keeping an Eye on Your Claims Dollars?* – May 2006

Florida Women's Business Center:

- *Insurance 101 for New Business Owners* – Adjunct Instructor for the SBA's Women Business Center – January 2005 to December 2006.

CREW – Commercial Real Estate Women's Association:

- *Understanding Risk Management* – June 2005

Florida Association of Self Insured Employers:

- Panel Moderator – *Developing Effective Communication with Workers Compensation Physicians* – May 2005

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## **Speaking Topics:**

- Return to Work
  - Changing the Paradigm – From Workers' Comp Claimant to Valued Employee.
  - Can Injured Employees Return to Work Successfully? 7 Essential Step to Implement a Winning Return to Work Program
  
- Engaging and Retaining Employees
  - Help Wanted a New Look at Employee Turn Over - Are Your Supervisors and Managers Disengaging Your Employees and Creating Injury Exposures
  
- Workers' Compensation
  - Injured Employee's ~~Could~~ Can Return to Work! Implementing Proactive Return to Work Program without Resistance
  - HR Managers Role - When Injured Employees Manipulate the Workers' Comp System
  - Can Injured Employees Return to Work Successfully – HR Manager's Guide to Implementing a Proactive Return to Work Program
  
- Employee and Organizational Safety
  - Implementing Safety – When No One is Interested!
  - Implementing Safety on a Shoestring Budget and a Changing Labor Market
  - Safety Handbooks Don't Prevent Injuries

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